

**Fill in this information to identify your case**

Debtor 1 GREG DUCHARME

First Name	Middle Name	Last Name

Debtor 2 \_\_\_\_\_

First Name	Middle Name	Last Name

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of WA

Case number 19-43703

(If known)

## 12/15

### Part 1: Explain the Repayment Terms of the Reaffirmation Agreement

- Official Form 427      **Cover Sheet for Reaffirmation Agreement**  
LGL-07a\_Term (09/12/18)  
Wells Fargo Auto is a division of Wells Fargo Bank, N.A. © 2018 Wells Fargo Bank, N.A. All rights reserved.

Debtor 1 GREG DUCHARME  
First Name Middle Name Last Name

Case number (if known) 19-43703

7. Are the income amounts on lines 6a and 6e different?

☒ No  
☐ Yes.

Explain why they are different and complete line 10. \_\_\_\_\_

8. Are the expense amounts on lines 6b and 6f different?

☒ No  
☐ Yes.

Explain why they are different and complete line 10. \_\_\_\_\_

9. Is the net monthly income in line 6h less than 0?

☒ No  
☐ Yes.

A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.  
\_\_\_\_\_  
\_\_\_\_\_

10. Debtor's certification about lines 7-9

I certify that each explanation on lines 7-9 is true and correct.

If any answer on lines 7-9 is Yes, the debtor must sign here.

If all the answers on lines 7-9 are No, go to line 11.

X

Signature of Debtor 1

X

Signature of Debtor 2 (Spouse Only in a Joint Case)

11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?

☐ No  
☒ Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?  
☐ No  
☒ Yes

## Part 2: Sign Here

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.

X Shen Thome  
Signature

Shen Thome  
Bankruptcy Specialist

Date

MM / DD / YYYY

12/27/2019

Printed Name

Check one:

☐ Debtor or Debtor's Attorney  
☒ Creditor or Creditor's Attorney

\*\* The Creditor, or its Agent, completed Questions 1 – 5 on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Filer is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5. The Filer is not certifying the accuracy of any information supplied by the Debtor(s).

☐ Presumption of Undue Hardship  
☒ No Presumption of Undue Hardship  
(Check box as directed in Part D: Debtor's Statement  
in Support of Reaffirmation Agreement.)

**UNITED STATES BANKRUPTCY COURT**  
**Western District of WA**

In re GREG DUCHARME Debtor Case No. 19-43703  
Chapter 7

**REAFFIRMATION AGREEMENT**

*[Indicate all documents included in this filing by checking each applicable box.]*

- ☒ Part A: Disclosures, Instructions, and Notice to Debtor (pages 1 - 5) ☒ Part D: Debtor's Statement in Support of Reaffirmation Agreement  
☒ Part B: Reaffirmation Agreement ☐ Part E: Motion for Court Approval  
☒ Part C: Certification by Debtor's Attorney

*[Note: Complete Part E only if debtor was not represented by an attorney during the course of negotiating this agreement. Note also: If you complete Part E, you must prepare and file Form 2400C ALT - Order on Reaffirmation Agreement.]*

**Name of Creditor:** Wells Fargo Bank N.A., d/b/a Wells Fargo Auto

☐ *[Check this box if]* Creditor is a Credit Union as defined in §19(b)(1)(a)(iv) of the Federal Reserve Act

**PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR**

**1. DISCLOSURE STATEMENT**

***Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:***

**SUMMARY OF REAFFIRMATION AGREEMENT**

This Summary is made pursuant to the requirements of the Bankruptcy Code.

**AMOUNT REAFFIRMED**

The amount of debt you have agreed to reaffirm: \$ 21,261.48

***The amount of debt you have agreed to reaffirm includes all fees and costs (if any) that have accrued as of the date of this disclosure. Your credit agreement may obligate you to pay additional amounts which may come due after the date of this disclosure. Consult your credit agreement.***

Case Number: 19-43703

*[The annual percentage rate can be disclosed in different ways, depending on the type of debt.]*

a. ~~If the debt is an extension of "credit" under an "open end credit plan," as those terms are defined in § 103 of the Truth in Lending Act, such as a credit card, the creditor may disclose the annual percentage rate shown in (i) below or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.~~

~~(i) The Annual Percentage Rate disclosed, or that would have been disclosed, to the debtor in the most recent periodic statement prior to entering into the reaffirmation agreement described in Part B below or, if no such periodic statement was given to the debtor during the prior six months, the annual percentage rate as it would have been so disclosed at the time of the disclosure statement: \_\_\_\_\_%.~~

~~— And/Or —~~

~~(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: \_\_\_\_\_%. If different~~

~~simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are:~~

~~\$ \_\_\_\_\_ @ \_\_\_\_\_ %;~~  
~~\$ \_\_\_\_\_ @ \_\_\_\_\_ %;~~  
~~\$ \_\_\_\_\_ @ \_\_\_\_\_ %.~~

b. If the debt is an extension of credit other than under than an open end credit plan, the creditor may disclose the annual percentage rate shown in (I) below, or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

~~(i) The Annual Percentage Rate under §128(a)(4) of the Truth in Lending Act, as disclosed to the debtor in the most recent disclosure statement given to the debtor prior to entering into the reaffirmation agreement with respect to the debt or, if no such disclosure statement was given to the debtor, the annual percentage rate as it would have been so disclosed: \_\_\_\_\_%.~~

~~--- And/Or ---~~

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: 14.44% If different simple interest rates apply to different balances included in the amount reaffirmed,

Case Number: 19-43703

the amount of each balance and the rate applicable to it are:

\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
 \$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
 \$ \_\_\_\_\_ @ \_\_\_\_\_ %.

~~e. If the underlying debt transaction was disclosed as a variable rate transaction on the most recent disclosure given under the Truth in Lending Act:~~

~~The interest rate on your loan may be a variable interest rate which changes from time to time, so that the annual percentage rate disclosed here may be higher or lower.~~

d. If the reaffirmed debt is secured by a security interest or lien, which has not been waived or determined to be void by a final order of the court, the following items or types of items of the debtor's goods or property remain subject to such security interest or lien in connection with the debt or debts being reaffirmed in the reaffirmation agreement described in Part B.

<u>Item or Type of Item</u>	<u>Original Purchase Price or Original Amount of Loan</u>
2007 FORD TRUCK F350 SUPER DUTY-V8	\$ 23,149.00

*Optional---At the election of the creditor, a repayment schedule using one or a combination of the following may be provided:*

**Repayment Schedule:**

Your first payment in the amount of \$ \_\_\_\_\_ is due on \_\_\_\_\_ (date), but the future payment amount may be different. Consult your reaffirmation agreement or credit agreement, as applicable. Please refer to your credit agreement.

— Or —

Your payment schedule will be: \_\_\_\_\_ (number) payments in the amount of \$ \_\_\_\_\_ each, payable (monthly, annually, weekly, etc.) on the \_\_\_\_\_ (day) of each \_\_\_\_\_ (week, month, etc.), unless altered later by mutual agreement in writing.

— Or —

A reasonably specific description of the debtor's repayment obligations to the extent known by the creditor or creditor's representative.

Your payment schedule will be 44 payments in monthly installments of \$ 613.73 commencing on 11/14/2019 and continuing on the same day of each succeeding month.

Case Number: 19-43703

## 2. INSTRUCTIONS AND NOTICE TO DEBTOR

**Reaffirming a debt is a serious financial decision.** The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).
2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.
3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.
4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.
5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.
6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.
7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.

Case Number: 19-43703

**YOUR RIGHT TO RESCIND (CANCEL) YOUR REAFFIRMATION AGREEMENT**

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled).

**Frequently Asked Questions:**

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A “lien” is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the property securing the lien if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State’s law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you must make a single payment to the creditor equal to the amount of the allowed secured claim, as agreed by the parties or determined by the court.

**NOTE:** When this disclosure refers to what a creditor “may” do, it does not use the word “may” to give the creditor specific permission. The word “may” is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about your reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don’t have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

Case Number: 19-43703

**PART B: REAFFIRMATION AGREEMENT.**

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement: Retail Installment Contract in the original amount of \$23,149.00

Loan terms of \$ 21,261.48 @ 14.44 % for \$ 613.73 starting 11/14/2019

2007 FORD TRUCK F350 SUPER DUTY-V8 1FTWW31P07EA98515

2. Description of any changes to the credit agreement made as part of this reaffirmation agreement: NONE

SIGNATURE(S):

Borrower:

Gres Decharma  
[Signature]

(Print Name)

[Signature]  
(Signature)

Date: 12-15-19

Co-borrower, if also reaffirming these debts:

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

Accepted by creditor:

Wells Fargo Bank N.A., d/b/a Wells Fargo Auto

(Printed Name of Creditor)

PO Box 130000  
Raleigh, NC 27605

[Signature]  
(Address of Creditor)

(Signature)

**Sheri Thorne**  
**Bankruptcy Specialist**

\_\_\_\_\_  
(Printed Name and Title of Individual Signing for Creditor)

Date of creditor acceptance:

12/27/2019

Case Number: 19-43703



B2400A/B ALT (Form 2400A/B ALT) (12/15)

**PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).**

*[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]*

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ *[Check box, if applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: Ellen Ann Brown

Signature of Debtor's Attorney: 

Date: 12-6-19

Case Number: 19-43703

B2400A/B ALT (Form 2400A/B ALT) (12/15)

**PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT**

**[Read and complete sections 1 and 2, OR, if the creditor is a Credit Union and the debtor is represented by an attorney, read section 3. Sign the appropriate signature line(s) and date your signature. If you complete sections 1 and 2 and your income, less monthly expenses, does not leave enough to make the payments under this reaffirmation agreement, check the box at the top of page 1 indicating "Presumption of Undue Hardship." Otherwise, check the box at the top of page 1 indicating "No Presumption of Undue Hardship"]**

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$ 7829.06, and my actual

current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$ 7087.27, leaving \$ 741.79 to make the required payments on this reaffirmed debt.

I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here: \_\_\_\_\_

(Use an additional page if needed for a full explanation.)

2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed:   
(Debtor)

(Joint Debtor, if any)

Date: 12-15-19

— Or —

*[If the creditor is a Credit Union and the debtor is represented by an attorney]*

3. I believe this reaffirmation agreement is in my financial interest. I can afford to make the payments on the reaffirmed debt. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: \_\_\_\_\_  
(Debtor)

(Joint Debtor, if any)

Date: \_\_\_\_\_

Case Number: 19-43703

**B2400A/B ALT (Form 2400A/B ALT) (12/15)**

**PART E: MOTION FOR COURT APPROVAL**

*[To be completed and filed only if the debtor is not represented by an attorney during the course of negotiating this agreement.]*

**MOTION FOR COURT APPROVAL OF REAFFIRMATION AGREEMENT**

I (we), the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of this reaffirmation agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

☐ 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)

☐ 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income)

Signed: \_\_\_\_\_  
(Debtor)

\_\_\_\_\_  
(Joint Debtor, if any)

Date: \_\_\_\_\_

Case Number: 19-43703



<https://title.fdielt.com/MVC/CollateralPrint/CollateralPrint?view=CollateralPrint&account...> 12/27/2019

Seller Name and Address	Buyer(s) Name(s) and Address(es)	Summary
QUALITY USED CARS OF HAMILTON 400 N FIRST ST. HAMILTON, NT 59648	GRIG ROSS-DUGMARNE, 1628 SPURRIAN LN. OLYMPIA, WA 98513	No. Date: 02/28/2019

☐ Business, commercial or agricultural purpose Contact

Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your down payment.
14.44 %	\$ 8151.29	\$ 23145.00	\$ 31300.29	\$ 3000.00

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
51	\$13.73	MONTHLY BEGINNING 04/1/2015
	\$6.44	
	\$6.44	

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of \$10.00.

Default. If you pay of the Contract early, you will not have to pay a penalty.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and consumer refunds and penalties.

Description of Property					
Year	Make	Model	Style	Vehicle Identification Number	Odometer Reading
2007	FORD	F350 CREW	4DR	1FTVX1D07FA08513	53563
<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Other					

Description of Trade In:	Sales Agreement:
2016 FORD F350 CRV 1FT80CTGK1761	Payment. You promise to pay on the principal amount of \$ 23149.00

**Conditional Delivery**

☐ Conditional Delivery: If checked, you agree that the following agreement regarding receipt from the "Addressee" applies:

11-1-A The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

☐ You agree to make additional down payments as set forth in your Payment Schedule.

Continuation of Amount/Amount/Amount		Continuation of Amount/Amount/Amount	
a. Price of Vehicle, exc. (incl. sales tax of	\$ 24955.00	a. Price of Vehicle, exc. (incl. sales tax of	\$ 24955.00
b. Service Contract, paid to:	\$ N/A	b. Service Contract, paid to:	\$ N/A
c. Cash Price (a+b)	\$ 24955.00	c. Cash Price (a+b)	\$ 24955.00
d. Vehicle purchase	\$ 53268.00	d. Vehicle purchase	\$ 53268.00
e. Less amount paid to purchase mt:	\$ 54898.00	e. Less amount paid to purchase mt:	\$ 54898.00
f. Net trade-in (if it is negative, enter 0 and enter the amount on line 11)	\$ 0.00	f. Net trade-in (if it is negative, enter 0 and enter the amount on line 11)	\$ 0.00
g. Cash payment	\$ 3888.00	g. Cash payment	\$ 3888.00
h. Manufacturer's rebate	\$ N/A	h. Manufacturer's rebate	\$ N/A
i. Deferred down payment	\$ N/A	i. Deferred down payment	\$ N/A
j. One-time cash payment (downpayment)	\$ N/A	j. One-time cash payment (downpayment)	\$ N/A
k. Down Payment (b+j+i)	\$ 3888.00	k. Down Payment (b+j+i)	\$ 3888.00
l. Unpaid balance of Cash Price (a-k)	\$ 21055.00	l. Unpaid balance of Cash Price (a-k)	\$ 21055.00
m. Amount loaned to borrower (see line 0)	\$ 3888.00	m. Amount loaned to borrower (see line 0)	\$ 3888.00
n. Paid to public officials, industry, first test	\$ 55.00	n. Paid to public officials, industry, first test	\$ 55.00
o. Insurance premiums paid to insurance companies (a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (l) (m) (n) (o) (p) (q) (r) (s) (t) (u) (v) (w) (x) (y) (z) (aa) (ab) (ac) (ad) (ae) (af) (ag) (ah) (ai) (aj) (ak) (al) (am) (an) (ao) (ap) (aq) (ar) (as) (at) (au) (av) (aw) (ax) (ay) (az) (ba) (bb) (bc) (bd) (be) (bf) (bg) (bh) (bi) (bj) (bk) (bl) (bm) (bn) (bo) (bp) (bq) (br) (bs) (bt) (bu) (bv) (bw) (bx) (by) (bz) (ca) (cb) (cc) (cd) (ce) (cf) (cg) (ch) (ci) (cj) (ck) (cl) (cm) (cn) (co) (cp) (cq) (cr) (cs) (ct) (cu) (cv) (cw) (cx) (cy) (cz) (da) (db) (dc) (dd) (de) (df) (dg) (dh) (di) (dj) (dk) (dl) (dm) (dn) (do) (dp) (dq) (dr) (ds) (dt) (du) (dv) (dw) (dx) (dy) (dz) (ea) (eb) (ec) (ed) (ee) (ef) (eg) (eh) (ei) (ej) (ek) (el) (em) (en) (eo) (ep) (eq) (er) (es) (et) (eu) (ev) (ew) (ex) (ey) (ez) (fa) (fb) (fc) (fd) (fe) (ff) (fg) (fh) (fi) (fj) (fk) (fl) (fm) (fn) (fo) (fp) (fq) (fr) (fs) (ft) (fu) (fv) (fw) (fx) (fy) (fz) (ga) (gb) (gc) (gd) (ge) (gf) (gg) (gh) (gi) (gj) (gk) (gl) (gm) (gn) (go) (gp) (gq) (gr) (gs) (gt) (gu) (gv) (gw) (gx) (gy) (gz) (ha) (hb) (hc) (hd) (he) (hf) (hg) (hh) (hi) (hj) (hk) (hl) (hm) (hn) (ho) (hp) (hq) (hr) (hs) (ht) (hu) (hv) (hw) (hx) (hy) (hz) (ia) (ib) (ic) (id) (ie) (if) (ig) (ih) (ii) (ij) (ik) (il) (im) (in) (io) (ip) (iq) (ir) (is) (it) (iu) (iv) (iw) (ix) (iy) (iz) (ja) (jb) (jc) (jd) (je) (jf) (jg) (jh) (ji) (jj) (jk) (jl) (jm) (jn) (jo) (jp) (jq) (jr) (js) (jt) (ju) (jv) (jw) (jx) (jy) (jz) (ka) (kb) (kc) (kd) (ke) (kf) (kg) (kh) (ki) (kj) (kk) (kl) (km) (kn) (ko) (kp) (kq) (kr) (ks) (kt) (ku) (kv) (kw) (kx) (ky) (kz) (la) (lb) (lc) (ld) (le) (lf) (lg) (lh) (li) (lj) (lk) (ll) (lm) (ln) (lo) (lp) (lq) (lr) (ls) (lt) (lu) (lv) (lw) (lx) (ly) (lz) (ma) (mb) (mc) (md) (me) (mf) (mg) (mh) (mi) (mj) (mk) (ml) (mm) (mn) (mo) (mp) (mq) (mr) (ms) (mt) (mu) (mv) (mw) (mx) (my) (mz) (na) (nb) (nc) (nd) (ne) (nf) (ng) (nh) (ni) (nj) (nk) (nl) (nm) (nn) (no) (np) (nq) (nr) (ns) (nt) (nu) (nv) (nw) (nx) (ny) (nz) (oa) (ob) (oc) (od) (oe) (of) (og) (oh) (oi) (oj) (ok) (ol) (om) (on) (oo) (op) (oq) (or) (os) (ot) (ou) (ov) (ow) (ox) (oy) (oz) (pa) (pb) (pc) (pd) (pe) (pf) (pg) (ph) (pi) (pj) (pk) (pl) (pm) (pn) (po) (pp) (pq) (pr) (ps) (pt) (pu) (pv) (pw) (px) (py) (pz) (qa) (qb) (qc) (qd) (qe) (qf) (qg) (qh) (qi) (qj) (qk) (ql) (qm) (qn) (qo) (qp) (qq) (qr) (qs) (qt) (qu) (qv) (qw) (qx) (qy) (qz) (ra) (rb) (rc) (rd) (re) (rf) (rg) (rh) (ri) (rj) (rk) (rl) (rm) (rn) (ro) (rp) (rq) (rr) (rs) (rt) (ru) (rv) (rw) (rx) (ry) (rz) (sa) (sb) (sc) (sd) (se) (sf) (sg) (sh) (si) (sj) (sk) (sl) (sm) (sn) (so) (sp) (sq) (sr) (ss) (st) (su) (sv) (sw) (sx) (sy) (sz) (ta) (tb) (tc) (td) (te) (tf) (tg) (th) (ti) (tj) (tk) (tl) (tm) (tn) (to) (tp) (tq) (tr) (ts) (tt) (tu) (tv) (tw) (tx) (ty) (tz) (ua) (ub) (uc) (ud) (ue) (uf) (ug) (uh) (ui) (uj) (uk) (ul) (um) (un) (uo) (up) (uq) (ur) (us) (ut) (uu) (uv) (uw) (ux) (uy) (uz) (va) (vb) (vc) (vd) (ve) (vf) (vg) (vh) (vi) (vj) (vk) (vl) (vm) (vn) (vo) (vp) (vq) (vr) (vs) (vt) (vu) (vv) (vw) (vx) (vy) (vz) (wa) (wb) (wc) (wd) (we) (wf) (wg) (wh) (wi) (wj) (wk) (wl) (wm) (wn) (wo) (wp) (wq) (wr) (ws) (wt) (wu) (wv) (ww) (wx) (wy) (wz) (xa) (xb) (xc) (xd) (xe) (xf) (xg) (xh) (xi) (xj) (xk) (xl) (xm) (xn) (xo) (xp) (xq) (xr) (xs) (xt) (xu) (xv) (xw) (xx) (xy) (xz) (ya) (yb) (yc) (yd) (ye) (yf) (yg) (yh) (yi) (yj) (yk) (yl) (ym) (yn) (yo) (yp) (yq) (yr) (ys) (yt) (yu) (yv) (yw) (yx) (yy) (yz) (za) (zb) (zc) (zd) (ze) (zf) (zg) (zh) (zi) (zj) (zk) (zl) (zm) (zn) (zo) (zp) (zq) (zr) (zs) (zt) (zu) (zv) (zw) (zx) (zy) (zz)			

**Insurance Disclosures**

**Signature:** \_\_\_\_\_

Credit Life  
☐ Single ☐ Joint ☒ Joint  
 Premium \$ 31.24 Term 31.24  
 Insured 31.24  
 By: [Signature] Date 07/28/2019

Credit Disability  
☐ Single ☐ Joint ☒ None  
 Previous S.                      Term                      By:                      Date                     

☐ Yes      ☐ No

Your signature below means you want (only) the insurance coverages quoted above. If "None" is checked, you have declined the coverage we offered.

Sgt. \_\_\_\_\_ Date \_\_\_\_\_

By: N/A DOB

goods or other similar information and the due date of the first installment if the goods have not been delivered to you at the time you sign the contract.

By: \_\_\_\_\_

Property Insurance: You must insure the Property. You may purchase or provide the

insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$        N/A if you get insurance from or through us you will pay \$        N/A for        of coverage. The required insurance is limited to substantial risk of loss.

☐ Yes ☒ No/A      ☐ Yes ☒ No/A

☐ 1 10/25/2015 10/25/2015  
☐ 2 10/25/2015 10/25/2015  
☐ 3 10/25/2015 10/25/2015  
☐ 4 10/25/2015 10/25/2015  
☐ 5 10/25/2015 10/25/2015  
☐ 6 10/25/2015 10/25/2015  
☐ 7 10/25/2015 10/25/2015  
☐ 8 10/25/2015 10/25/2015  
☐ 9 10/25/2015 10/25/2015  
☐ 10 10/25/2015 10/25/2015  
☐ 11 10/25/2015 10/25/2015  
☐ 12 10/25/2015 10/25/2015  
☐ 13 10/25/2015 10/25/2015  
☐ 14 10/25/2015 10/25/2015  
☐ 15 10/25/2015 10/25/2015  
☐ 16 10/25/2015 10/25/2015  
☐ 17 10/25/2015 10/25/2015  
☐ 18 10/25/2015 10/25/2015  
☐ 19 10/25/2015 10/25/2015  
☐ 20 10/25/2015 10/25/2015  
☐ 21 10/25/2015 10/25/2015  
☐ 22 10/25/2015 10/25/2015  
☐ 23 10/25/2015 10/25/2015  
☐ 24 10/25/2015 10/25/2015  
☐ 25 10/25/2015 10/25/2015  
☐ 26 10/25/2015 10/25/2015  
☐ 27 10/25/2015 10/25/2015  
☐ 28 10/25/2015 10/25/2015  
☐ 29 10/25/2015 10/25/2015  
☐ 30 10/25/2015 10/25/2015  
☐ 31 10/25/2015 10/25/2015  
☐ 32 10/25/2015 10/25/2015  
☐ 33 10/25/2015 10/25/2015  
☐ 34 10/25/2015 10/25/2015  
☐ 35 10/25/2015 10/25/2015  
☐ 36 10/25/2015 10/25/2015  
☐ 37 10/25/2015 10/25/2015  
☐ 38 10/25/2015 10/25/2015  
☐ 39 10/25/2015 10/25/2015  
☐ 40 10/25/2015 10/25/2015  
☐ 41 10/25/2015 10/25/2015  
☐ 42 10/25/2015 10/25/2015  
☐ 43 10/25/2015 10/25/2015  
☐ 44 10/25/2015 10/25/2015  
☐ 45 10/25/2015 10/25/2015  
☐ 46 10/25/2015 10/25/2015  
☐ 47 10/25/2015 10/25/2015  
☐ 48 10/25/2015 10/25/2015  
☐ 49 10/25/2015 10/25/2015  
☐ 50 10/25/2015 10/25/2015  
☐ 51 10/25/2015 10/25/2015  
☐ 52 10/25/2015 10/25/2015  
☐ 53 10/25/2015 10/25/2015  
☐ 54 10/25/2015 10/25/2015  
☐ 55 10/25/2015 10/25/2015  
☐ 56 10/25/2015 10/25/2015  
☐ 57 10/25/2015 10/25/2015  
☐ 58 10/25/2015 10/25/2015  
☐ 59 10/25/2015 10/25/2015  
☐ 60 10/25/2015 10/25/2015  
☐ 61 10/25/2015 10/25/2015  
☐ 62 10/25/2015 10/25/2015  
☐ 63 10/25/2015 10/25/2015  
☐ 64 10/25/2015 10/25/2015  
☐ 65 10/25/2015 10/25/2015  
☐ 66 10/25/2015 10/25/2015  
☐ 67 10/25/2015 10/25/2015  
☐ 68 10/25/2015 10/25/2015  
☐ 69 10/25/2015 10/25/2015  
☐ 70 10/25/2015 10/25/2015  
☐ 71 10/25/2015 10/25/2015  
☐ 72 10/25/2015 10/25/2015  
☐ 73 10/25/2015 10/25/2015  
☐ 74 10/25/2015 10/25/2015  
☐ 75 10/25/2015 10/25/2015  
☐ 76 10/25/2015 10/25/2015  
☐ 77 10/25/2015 10/25/2015  
☐ 78 10/25/2015 10/25/2015  
☐ 79 10/25/2015 10/25/2015  
☐ 80 10/25/2015 10/25/2015  
☐ 81 10/25/2015 10/25/2015  
☐ 82 10/25/2015 10/25/2015  
☐ 83 10/25/2015 10/25/2015  
☐ 84 10/25/2015 10/25/2015  
☐ 85 10/25/2015 10/25/2015  
☐ 86 10/25/

Liability insurance coverage for bodily injury and property damage caused to others is not included in this Contract unless checked and indicated.


By: \_\_\_\_\_ Date: \_\_\_\_\_

Single-Interest Insurance. You must purchase single-interest insurance as part of this lease transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ N/A for \_\_\_\_\_ of coverage.

Assignment. This Contract and Security Agreement is assigned to WELLS FARGO AUTO  
the Assignee, phone                      This assignment is made    under the terms of a written

agreement made between the Seller and Assignee. ☐ under the terms of the Assignment by Seller section on page 2. ☐ This Assignment is made with recourse.

Seller



02/28/2015

[ivaas.lt-viewer/index.html](http://ivaas.lt-viewer/index.html)

12/27/20

